

# POWER OF ATTORNEY OR AUTHORIZATION OF AGENT

Electronic Version v05

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**Title of Invention**

SYSTEMS, METHODS, AND DEVICES FOR  
SELLING TRANSACTION ACCOUNTS

First Named Applicant : Rachel Heitz  
Attorney Docket Number : 60655.4200

I hereby appoint the registered practitioner(s) at Customer Number:

20322



as attorney(s) or agent(s) to prosecute the application identified above, and to transact all business in the United States Patent and Trademark Office connected therewith.

I am the Applicant/Inventor.

Full Name of Applicant of Record:

Stephen P. Norman

Signature: /SPN

Date: 2004-01-08

Applicant(s): Heitz et al. Attorney Docket No.: 60655.4200  
Serial No.: Group Art Unit TBA  
Filed: January 12, 2004 Examiner: TBA  
TITLE: SYSTEMS, METHODS, AND Confirmation No.: TBA  
DEVICES FOR SELLING  
TRANSACTION ACCOUNTS

**POWER OF ATTORNEY BY ASSIGNEE**

**AND CERTIFICATE UNDER 37 CFR 3.73(b)**

AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC. (hereinafter "Assignee"), a corporation having a place of business at General Counsel's Office, American Express Tower, World Financial Center, New York, New York 10285-4900, certifies that to the best of Assignee's knowledge and belief, it is the assignee of the entire right, title, and interest in and to the above-captioned United States patent application and represents that the undersigned is a representative authorized and empowered to sign on behalf of the Assignee.

Ownership of the above-identified patent application is established by virtue of the following documentary evidence that has been reviewed by the undersigned:

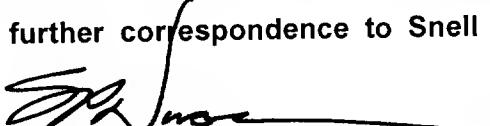
An assignment from the inventor(s) of the patent application identified above. The assignment was recorded in the Patent and Trademark Office at Reel \_\_\_\_\_, Frame \_\_\_\_\_, or for which a copy thereof is attached.

American Express Travel Related Services Company, Inc., the Assignee of the entire right, title, and interest in and to the above-captioned United States patent application and all inventions disclosed and claimed therein, hereby revokes all previous powers of attorney or authorization of agent given in the above-identified application and hereby appoints as its attorneys to prosecute the above-captioned United States patent application and to transact all business in the United States Patent and Trademark Office connected therewith and with the resulting patent, individually and collectively:

**SNELL & WILMER L.L.P.**  
One Arizona Center  
400 East Van Buren  
Phoenix, Arizona 85004-2202  
Tel. (602) 382-6000  
Fax (602) 382-6070;

and the registered attorneys associated with Snell & Wilmer's Customer Number 020322.

Please send all further correspondence to Snell & Wilmer L.L.P. at the above address.

By:   
Stephen P. Norman

Title: Secretary

Date: JAN 8, 2004